

## ABSTRACT

[0037] The present invention is directed to a system and method for managing a prepaid wireless account for voice and data communications services. According to one embodiment the communications system, having a prepaid architecture for managing a plurality of prepaid wireless accounts for communication services, wherein each prepaid account is associated with a prepaid subscriber comprises a wireless network including a mobile switch, in communication with a wireless device, the wireless device for remotely managing at least one of the prepaid accounts. The communications system also comprises a wide area network including a prepaid account database for storing records assigned to subscribers of prepaid communications services; a prepaid application module for initializing and updating the prepaid accounts; a credit card transaction server, coupled to a credit card database, for checking available credit; and a prepaid server coupled to the prepaid account database and the prepaid application module. The communications system also includes a gateway in communication with the mobile switch of the wireless network and in communication with the wide area network.